

Hummingbird Credit Counseling and Education, Inc.
CERTIFICATE OF COMPLETION
PERSONAL FINANCIAL MANAGEMENT INSTRUCTION COURSE

Certificate Number: 231040-F254954L-51

Brian Hicks
10-80866

I CERTIFY that on May 30, 2010, at 11:21 AM EDT, Brian Hicks has completed the Personal Financial Management Instructional Course, entitled "Personal Financial Skills and Your Pursuit of Happiness" from Hummingbird Credit Counseling and Education, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide debtor education courses in North Carolina, Middle District.

By: Victoria S. Wright, Esq.

Date: May 30, 2010

Title: Executive Director of Education

A handwritten signature in blue ink, appearing to read "Victoria S. Wright", is written over a faint horizontal line.